

**Exhibit 1:****2010 Estimated State-by-State Loss of Consumer Rebates if Excluding Agent and Broker Commissions from the MLR**

All Figures Below are Estimated in \$Millions and Totals May Reflect Rounding

State	Estimated Consumer Rebate Under Current MLR Law	Estimated Consumer Rebate if Agent and Broker Commissions Are Excluded	Estimated Consumer Rebate Lost if Agent and Broker Commissions are Excluded
Alabama	\$9.97	\$7.95	\$2.02
Alaska	\$0.48	\$0.38	\$0.10
Arizona	\$69.74	\$21.77	\$47.97
Arkansas	\$14.38	\$3.84	\$10.54
California	\$78.49	\$19.74	\$58.76
Colorado	\$53.43	\$39.69	\$13.74
Connecticut	\$24.30	\$6.74	\$17.56
Delaware	\$4.10	\$0.92	\$3.19
District of Columbia	\$37.01	\$25.30	\$11.71
Florida	\$203.72	\$61.30	\$142.42
Georgia	\$95.82	\$52.14	\$43.68
Hawaii	\$10.29	\$7.55	\$2.74
Idaho	\$4.09	\$2.88	\$1.21
Illinois	\$113.14	\$37.55	\$75.59
Indiana	\$39.35	\$8.80	\$30.55
Iowa	\$5.95	\$2.07	\$3.89
Kansas	\$16.83	\$9.03	\$7.80
Kentucky	\$20.56	\$4.77	\$15.79
Louisiana	\$9.39	\$6.90	\$2.49
Maine	\$6.89	\$4.79	\$2.10
Maryland	\$48.51	\$28.91	\$19.60
Massachusetts	\$10.30	\$5.73	\$4.57
Michigan	\$35.00	\$19.65	\$15.34
Minnesota	\$8.21	\$3.65	\$4.56
Mississippi	\$11.46	\$6.13	\$5.33
Missouri	\$85.06	\$25.08	\$59.98
Montana	\$8.49	\$4.49	\$4.00
Nebraska	\$16.46	\$3.78	\$12.67
Nevada	\$43.03	\$20.08	\$22.95
New Hampshire	\$8.57	\$4.82	\$3.74
New Jersey	\$28.87	\$7.64	\$21.23
New Mexico	\$3.11	\$1.37	\$1.73
New York	\$42.94	\$20.03	\$22.92
North Carolina	\$34.20	\$14.43	\$19.77
North Dakota	\$2.85	\$1.76	\$1.09
Ohio	\$113.87	\$52.88	\$60.99
Oklahoma	\$37.19	\$7.68	\$29.51
Oregon	\$7.86	\$4.49	\$3.36
Pennsylvania	\$73.20	\$20.73	\$52.47
Rhode Island	\$0.16	\$0.00	\$0.16
South Carolina	\$38.16	\$12.25	\$25.91
South Dakota	\$0.16	\$0.12	\$0.03
Tennessee	\$43.05	\$14.10	\$28.94
Texas	\$256.02	\$94.48	\$161.54
Utah	\$8.05	\$2.05	\$6.01
Vermont	\$0.40	\$0.00	\$0.40
Virginia	\$125.07	\$48.21	\$76.86
Washington	\$6.82	\$3.45	\$3.38
West Virginia	\$5.67	\$1.57	\$4.11
Wisconsin	\$27.66	\$8.05	\$19.61
Wyoming	\$1.43	\$0.45	\$0.98
<b>Total</b>	<b>\$1,949.75</b>	<b>\$762.18</b>	<b>\$1,187.57</b>

Source: NAIC Health Actuarial (B) Task Force, Report on PHIA Charge to B Committee, 5/19/11 - Appendix E  
Available at: [http://www.naic.org/committees\\_b\\_ha\\_tf.htm](http://www.naic.org/committees_b_ha_tf.htm)